



Unemployment Assistance



Mortgage Assistance

Budgeting Assistance

Health-Related Assistance

Bankruptcy Assistance

As layoffs increase, union members facing financial hardship can turn to Union Plus benefits for help.

Laid-off Union Plus Credit Cardholders may be eligible for job loss grants. [Click here to find out more.](#)

More resources for union members facing financial hardship:

Mortgage Assistance

- The [Union Plus Save My Home Hotline](#) may be able to help you avoid foreclosure. Call 1-866-490-5361.
- **If you are a Union Plus mortgage holder** and you are laid off, you can also apply for an interest-free loan from the [Union Plus Mortgage Assistance Program](#). [See details here.](#)

Budgeting Assistance

- Receive a free budget analysis when you call [Union Plus Credit Counseling](#) at 1-877-833-1745. If you want additional help, you can [enroll in a debt management plan \(DMP\) with no set-up fee and full reimbursement for the first year's monthly fees.](#)
- Be sure to take advantage of other consumer advice, tools and calculators at [UnionDebtHelp.org](#).
- [More budgeting tips and credit education 101 are available here.](#)

Health-Related Assistance

- The [Union Plus Health Savings](#) includes a free prescription card and discounts at participating pharmacies and other health care providers.
- If you have large, unreimbursed hospital bills, you may be eligible for a [hospital care grant](#).

Bankruptcy Assistance

- If you need to file for bankruptcy, you can take the required **bankruptcy counseling** through [Union Plus Credit Counseling](#) and the usual \$50 filing fee will be waived. Call the special bankruptcy line at 1-866-279-7197.
- Read more about [bankruptcy counseling](#) and [bankruptcy education](#).
- And use the [Union Plus Legal Service](#) for a bankruptcy lawyer's discounted fees.



Union Plus Credit Cardholders are eligible for special assistance

- If you are out of work at least 90 days within the last 6 months, you can apply for [\\$250 through the Union SAFE Job Loss Grant](#).
- You may also be eligible to [skip two credit card payments](#) a year. If you find you will be late making a payment or want to take advantage of the skip payment, call the Union Plus Credit Card at 1-800-622-2580 before your payment is due to see if you qualify.
- If you are on a prolonged strike or lock-out, you may be eligible for the special Strike Skip Pay where you can skip up to 4 months per year, 3 of them consecutively. Call 1-800-622-2580.

UnionSecure term life insurance policyholders

- If you are unemployed for 30 days or more, you can have your UnionSecure life insurance premium payment waived for up to three months. Call UnionSecure at 1-800-393-0864 for details and to set up your payment waiver.



See the whole range of [Union Plus layoff assistance](#).

And visit the [Unemployment Lifeline site](#) for resources in your area.